

In the Claims

Please replace all prior versions, and listings, of claims in the application with the following list of claims:

- 1-13. (Canceled)
- 14-17. (Withdrawn)
- 18-55. (Canceled)
- 56-59. (Withdrawn)
- 60-78. (Canceled)
- 79-85. (Withdrawn)
- 86-101. (Canceled)
- 102-105. (Withdrawn)
- 106-131. (Canceled)
- 132-137. (Withdrawn)

138. (Currently amended) A method, comprising steps of:

(A) storing at least first account information for a first media issued by a first media issuer and second account information for a second media issued by a second media issuer in a database so that the first account information and the second account information exist simultaneously in the database;

(B) establishing a communication link via a non-dedicated public communications channel between a controller associated with the database and a portable electronic device distinct and remotely located from the database, and transferring at least the first account information and the second account information from the database to a memory of the portable electronic device via the communication link so that at least the first account information and the second account information are caused to exist simultaneously in the memory of the portable electronic device;

(C) transporting the portable electronic device to a vicinity of a first point-of-sale (POS) terminal;

(D) when the portable electronic device is in the vicinity of the first POS terminal, manipulating a user input of the portable electronic device to select the first media for use in a first transaction at the first POS terminal;

(E1) causing a token attached to the portable electronic device to embody at least a portion of the first account information;

(E2) after performing the step (E1), detaching the token from the portable electronic device, with the token continuing to embody at least the portion of the first account information after the token has been detached from the portable electronic device;

(E3) after performing the step (E2), and when the token is still detached from the portable electronic device, interfacing the token with the first POS terminal and transferring at least the portion of the first account information from the token to the first POS terminal;

(E4) after performing the step (E3), re-attaching the token to the portable electronic device;

(F) transporting the portable electronic device to a vicinity of a second POS terminal;

(G) when the portable electronic device is in the vicinity of the second POS terminal, manipulating the user input on the portable electronic device to select the second media for use in a second transaction at the second POS terminal;

(H1) causing the token to embody at least a portion of the second account information;

(H2) after performing the step (H1), detaching the token from the portable electronic device, with the token continuing to embody at least the portion of the second account information after the token has been detached from the portable electronic device;

(H3) after performing the step (H2), and when the token is still detached from the portable electronic device, interfacing the token with the second POS terminal and transferring at least the portion of the second account information from the token to the second POS terminal;
and

(H4) after performing the step (H3), re-attaching the token to the portable electronic device.

139. (Canceled)

140. (Previously presented) The method of claim 138, further comprising steps of:
(I) employing a user-authenticator included in the first portable electronic device to authenticate an identity of a user of the first portable electronic device; and
(J) enabling each of the steps (E2) and (H2) to be performed only after the user authenticator has authenticated the identity of the user.

141. (Previously presented) The method of claim 140, wherein the step (I) comprises:
measuring a biometric characteristic of the user of the portable electronic device; and
comparing the measured biometric characteristic with a representation of a biometric characteristic stored in memory of the portable electronic device.

142 – 143. (Canceled)

144. (Previously presented) The method of claim 138, wherein the first and second media issuers are unrelated.

145. (Currently amended) The method of claim 138, further comprising steps of:
(I) storing at least third account information for a third media issued by a third media issuer and fourth account information for a fourth media issued by a fourth media issuer in the database so that the first account information, second account information, third account information, and fourth account information exist simultaneously in the database;
(J) establishing a second communication link via a non-dedicated public communications channel between the controller associated with the database and a second portable electronic device distinct and remotely located from the database, and transferring at least the third account information and the fourth account information from the database to a memory of the second portable electronic device via the second communication link so that at least the third account information and the fourth account information are caused to exist simultaneously in the memory of the second portable electronic device;
(K) transporting the second portable electronic device to a vicinity of a third POS terminal;

(L) when the second portable electronic device is in the vicinity of the third POS terminal, manipulating a user input of the second portable electronic device to select the third media for use in a third transaction at the third POS terminal;

(M1) causing a second token attached to the second portable electronic device to embody at least a portion of the third account information;

(M2) after performing the step (M1), detaching the second token from the second portable electronic device, with the second token continuing to embody at least the portion of the third account information after the second token has been detached from the second portable electronic device;

(M3) after performing the step (M2), and when the second token is still detached from the second portable electronic device, interfacing the second token with the third POS terminal and transferring at least the portion of the third account information from the second token to the third POS terminal;

(M4) after performing the step (M3), re-attaching the second token to the second portable electronic device;

(N) transporting the second portable electronic device to a vicinity of a fourth POS terminal;

(O) when the second portable electronic device is in the vicinity of the fourth POS terminal, manipulating the user input on the second portable electronic device to select the fourth media for use in a fourth transaction at the fourth POS terminal;

(P1) causing the second token to embody at least a portion of the fourth account information;

(P2) after performing the step (P1), detaching the second token from the second portable electronic device, with the second token continuing to embody at least the portion of the fourth account information after the second token has been detached from the second portable electronic device;

(P3) after performing the step (P2), and when the second token is still detached from the second portable electronic device, interfacing the second token with the fourth POS terminal and transferring at least the portion of the fourth account information from the second token to the fourth POS terminal; and

(P4) after performing the step (P3), re-attaching the second token to the second portable electronic device.

146. (Currently amended) A method, comprising steps of:

(A) storing a first version of information including at least first account information for a first media issued by a first media issuer and second account information for a second media issued by a second media issuer in a memory of a portable electronic device so that at least the first account information and the second account information exist simultaneously in the memory;

(B) storing a second version of information including at least the first account information and the second account information in a database distinct and remotely located from the portable electronic device so that at least the first account information and the second account information exist simultaneously in the database;

(C) transporting the portable electronic device to a vicinity of a first point-of-sale (POS) terminal;

(D) when the portable electronic device is in the vicinity of the first POS terminal, manipulating a user input on the portable electronic device to select the first media for use in a first transaction at the first POS terminal;

(E1) causing a token attached to the portable electronic device to embody at least a portion of the first account information;

(E2) after performing the step (E1), detaching the token from the portable electronic device, with the token continuing to embody at least the portion of the first account information after the token has been detached from the portable electronic device;

(E3) after performing the step (E2), and when the token is still detached from the portable electronic device, interfacing the token with the first POS terminal and transferring at least the portion of the first account information from the token to the first POS terminal;

(E4) after performing the step (E3), re-attaching the token to the portable electronic device;

(F) transporting the portable electronic device to a vicinity of a second POS terminal;

(G) when the portable electronic device is in the vicinity of the second POS terminal, manipulating the user input on the portable electronic device to select the second media for use in a second transaction at the second POS terminal;

(H1) causing the token to embody at least a portion of the second account information;

(H2) after performing the step (H1), detaching the token from the portable electronic device, with the token continuing to embody at least the portion of the second account information after the token has been detached from the portable electronic device;

(H3) after performing the step (H2), and when the token is still detached from the portable electronic device, interfacing the token with the second POS terminal and transferring at least the portion of the second account information from the token to the second POS terminal;

(H4) after performing the step (H3), re-attaching the token to the portable electronic device;

(I) altering one of the first version of information stored in the memory of the portable electronic device and the second version of information stored in the database; and

(J) establishing a communication link via a non-dedicated public communications channel between a controller associated with the database and the portable electronic device, and communicating commands between the controller associated with the database and the portable electronic device that cause the alteration in the one of the first version of information stored in the memory of the portable electronic device and the second version of information stored in the database to be reflected in the other of the first version of information stored in the memory of the portable electronic device and the second version of information stored in the database.

147. (Canceled)

148. (Previously presented) The method of claim 146, further comprising steps of:

(K) employing a user-authenticator included in the portable electronic device to authenticate an identity of a user of the portable electronic device; and

(L) enabling each of the steps (E2) and (H2) to be performed only after the user authenticator has authenticated the identity of the user.

149. (Previously presented) The method of claim 148, wherein the step (K) comprises: measuring a biometric characteristic of the user of the portable electronic device; and comparing the measured biometric characteristic with a representation of a biometric characteristic stored in memory of the portable electronic device.

150 – 151. (Canceled)

152. (Previously presented) The method of claim 146, wherein the first and second media issuers are unrelated.

153. (Currently amended) A system, comprising:
a network server comprising a database and a database controller associated therewith, the database having stored therein so as to be accessible by the database controller at least first account information for a first media issued by a first media issuer and second account information for a second media issued by a second media issuer; and
a portable electronic device, distinct and remotely located from the network server, comprising a device controller, a memory, a user input device, a port, and a token releasably retained in the port, the device controller being configured to establish a communication link with the network server via a non-dedicated public communications channel and to enable a transfer of at least the first account information and the second account information from the database to the memory of the portable electronic device via the communication link, the device controller being further configured to select one of the first media and the second media for use in a transaction at a point-of-sale (POS) terminal in response to manipulation of the user input device, and to cause the token to embody at least a portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media, the token being configured so that, after the token is released from the port, the token can be interfaced with the POS terminal to transfer the information embodied by the token to the POS terminal.

154. (Canceled)

155. (Previously presented) The system of claim 153, wherein the portable electronic device further comprises a user-authenticator to authenticate an identity of a user of the portable electronic device, and the device controller is configured to enable the token embodying the one of the first account information and the second account information to be released from the port only after the user authenticator has authenticated the identity of the user.

156. (Previously presented) The method of claim 155, wherein the user authenticator is configured to analyze a biometric characteristic of the user.

157 - 158. (Canceled)

159. (Previously presented) The system of claim 153, wherein the first and second media issuers are unrelated.

160. (Currently amended) A system, comprising:
a network server comprising a database and a database controller associated therewith, the database having stored therein a first version of information including at least first account information for a first media issued by a first media issuer and second account information for a second media issued by a second media issuer; and
a portable electronic device, distinct and remotely located from the network server, comprising a device controller, a memory, a user input device, a port, and a token releasably retained in the port, the memory having stored therein a second version of information including at least the first account information and the second account information, the device controller being configured to establish a communication link with the network server via a non-dedicated public communications channel and to enable communication of commands between the database controller and the device controller that cause alterations in one of the first version of information stored in the database and the second version of information stored in the memory to be reflected in the other of the first version of information stored in the database and the second version of information stored in the memory, the device controller being further configured to

select one of the first media and the second media for use in a transaction at a point-of-sale (POS) terminal in response to manipulation of the user input device, and to cause the token to embody at least a portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media, the token being configured so that, after the token is released from the port, the token can be interfaced with the POS terminal to transfer the information embodied by the token to the POS terminal.

161. (Canceled)

162. (Previously presented) The system of claim 160, wherein the portable electronic device further comprises a user-authenticator to authenticate an identity of a user of the portable electronic device, and the device controller is configured to enable the token embodying the one of the first account information and the second account information to be released from the port only after the user authenticator has authenticated the identity of the user.

163. (Previously presented) The system of claim 162, wherein the user authenticator is configured to analyze a biometric characteristic of the user.

164 – 165(a). (Canceled)

166-167. (Withdrawn)

168. (Currently amended) A system, comprising:

a database having stored therein at least first account information for a first media issued by a first media issuer and second account information for a second media issued by a second media issuer;

a portable electronic device, distinct and remotely located from the database, comprising a memory, a port, and a token releasably retained in the port;

means for establishing a communication link via a non-dedicated public communications channel between a controller associated with the database and the portable electronic device, and for transferring at least the first account information and the second account information from the database to the memory of the portable electronic device via the communication link so that at least the first account information and the second account information are caused to exist simultaneously in the memory of the portable electronic device;

means for selecting one of the first media and the second media for use in a transaction at a point-of-sale (POS) terminal;

means for causing the token to embody at least a portion of one of the first account information and the second account information that corresponds to the selected one of the first media and the second media; and

means for releasing the token from the port so that the token can be used to authorize the transaction at the POS terminal.

169. (Currently amended) A system, comprising:

a portable electronic device comprising a memory having stored therein a first version of information including at least first account information for a first media issued by a first media issuer and second account information for a second media issued by a second media issuer, means for selecting one of the first media and the second media for use in a transaction at a point-of-sale (POS) terminal, a port, a token releasably retained in the port, means for causing the token to embody at least a portion of one of the first account information and the second account information that corresponds to the selected one of the first media and the second media, and means for releasing the token from the port so that the token can be used to authorize the transaction at the POS terminal;

a database, distinct and remotely located from the portable electronic device, having stored therein a second version of information including at least the first account information and the second account information; and

means for establishing a communication link via a non-dedicated public communications channel between a controller associated with the database and the portable electronic device, and for causing alterations in one of the first version of information stored in the portable electronic

device and the second version of information stored in the database to be reflected in the other of the first version of information stored in the portable electronic device and the second version of information stored in the database.

170. (Previously presented) The method of claim 138, wherein the step (E1) further comprises causing the token to embody at least the portion of the first account information so that at least the portion of the first account information can be read from the token by a magnetic stripe reader.

171. (Previously presented) The method of claim 170, wherein the step (E1) further comprises causing a simulated magnetic stripe to be generated on the token.

172. (Previously presented) The method of claim 146, wherein the step (E1) further comprises causing the token to embody at least the portion of the first account information so that at least the portion of the first account information can be read from the token by a magnetic stripe reader.

173. (Previously presented) The method of claim 172, wherein the step (E1) further comprises causing a simulated magnetic stripe to be generated on the token.

174. (Previously presented) The system of claim 153, wherein the device controller is further configured to cause the token to embody at least the portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media so that the information embodied by the token can be read by a magnetic stripe reader included in the POS terminal.

175. (Previously presented) The system of claim 174, wherein the device controller is further configured to cause the token to generate a simulate magnetic stripe that represents at least the portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media.

176. (Previously presented) The system of claim 160, wherein the device controller is further configured to cause the token to embody at least the portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media so that the information embodied by the token can be read by a magnetic stripe reader included in the POS terminal.

177. (Previously presented) The system of claim 176, wherein the device controller is further configured to cause the token to generate a simulate magnetic stripe that represents at least the portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media.

178.-179. (Withdrawn)

180. (Previously presented) The system of claim 160, wherein the first and second media issuers are unrelated.

181. (New) The method of claim 138, further comprising steps of:

(I) employing a user-authenticator included in the first portable electronic device to authenticate an identity of a user of the first portable electronic device; and

(J) enabling the transfer of at least the first account information and the second account information from the database to the memory of the portable electronic device to be performed only after the user authenticator has authenticated the identity of the user.

182. (New) The method of claim 181, wherein the first and second media issuers are unrelated, and the method further comprises steps of:

enabling the transfer of the first account information from the database to the memory of the portable electronic device to be performed only after the controller associated with the database has received an authorization signal from the first media issuer; and

enabling the transfer of the second account information from the database to the memory of the portable electronic device to be performed only after the controller associated with the database has received an authorization signal from the second media issuer.

183. (New) The method of claim 138, wherein the first and second media issuers are unrelated, and the method further comprises steps of:

enabling the transfer of the first account information from the database to the memory of the portable electronic device to be performed only after the controller associated with the database has received an authorization signal from the first media issuer; and

enabling the transfer of the second account information from the database to the memory of the portable electronic device to be performed only after the controller associated with the database has received an authorization signal from the second media issuer.

184. (New) The method of claim 138, wherein the communications link comprises a secure communications link.

185. (New) The method of claim 146, further comprising steps of:

(K) employing a user-authenticator included in the first portable electronic device to authenticate an identity of a user of the first portable electronic device; and

(L) enabling the communication of commands between the controller associated with the database and the portable electronic device that cause the alteration in the one of the first version of information stored in the memory of the portable electronic device and the second version of information stored in the database to be reflected in the other of the first version of information stored in the memory of the portable electronic device and the second version of information stored in the database to take place only after the user authenticator has authenticated the identity of the user.

186. (New) The method of claim 146, wherein the communications link comprises a secure communications link.

187. (New) The system of claim 153, wherein the portable electronic device further comprises a user-authenticator to authenticate an identity of a user of the portable electronic device, and wherein the network server is configured to enable the transfer of at least the first account information and the second account information from the database to the memory of the portable electronic device to be performed only after the user authenticator has authenticated the identity of the user.

188. (New) The system of claim 187, wherein the first and second media issuers are unrelated, and wherein the network server is further configured to enable the transfer of the first account information from the database to the memory of the portable electronic device to be performed only after the database controller has received an authorization signal from the first media issuer, and to enable the transfer of the second account information from the database to the memory of the portable electronic device to be performed only after the database controller has received an authorization signal from the second media issuer.

189. (New) The system of claim 153, wherein the first and second media issuers are unrelated, and wherein the network server is further configured to enable the transfer of the first account information from the database to the memory of the portable electronic device to be performed only after the database controller has received an authorization signal from the first media issuer, and to enable the transfer of the second account information from the database to the memory of the portable electronic device to be performed only after the database controller has received an authorization signal from the second media issuer.

190. (New) The system of claim 153, wherein the communications link comprises a secure communications link.

191. (New) The system of claim 160, wherein the portable electronic device further comprises a user-authenticator to authenticate an identity of a user of the portable electronic device, and the network server is configured to enable communication of commands between the database controller and the device controller that cause alterations in one of the first version of

information stored in the database and the second version of information stored in the memory to be reflected in the other of the first version of information stored in the database and the second version of information stored in the memory to take place only after the user authenticator has authenticated the identity of the user.

192. (New) The system of claim 160, wherein the communications link comprises a secure communications link.